

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

BKY 03-30517

Eang K. Kek,

**NOTICE AND OBJECTION
TO CLAIM(S)**

Debtor(s).

PLEASE TAKE NOTICE that the Court will hold a hearing on this objection on October 4, 2004, at 2:30 p.m. in Courtroom 228B, 228 Federal Bldg., 316 North Robert Street, St. Paul, Minnesota, or as soon thereafter as counsel can be heard. Responses to this objection shall be filed and delivered no later than September 23, 2004, at 2:30 p.m., which is seven (7) days before the hearing, or mailed no later than September 20, 2004, which is ten (10) days before the hearing. IF NO RESPONSE TO THIS MOTION IS TIMELY FILED THE COURT MAY GRANT THE MOTION WITHOUT A HEARING.

John A. Hedback, trustee, hereby objects to the claim(s) described below, and supports the objection(s) as follows:

1. John A. Hedback is the trustee in the above-referenced bankruptcy case. This case is pending before this Court.
2. This Court has jurisdiction over this matter under 28 U.S.C. Section 157 and 1334. This objection is brought pursuant to 11 U.S.C. ' 503, Bankruptcy Rule 3007 and Local Rule 505. This matter is a core proceeding.
3. This objection relates to the following claims:
 - a. Claim No. 3, in the amount of \$9,985, filed by MBNA America Bank on March 10, 2003 as an unsecured claim later re-recorded as claim No. 7 showing an assignment of the claim to eCAST Settlement Corporation;
 - b. Claim No. 4, in the amount of \$30,000, filed by MBNA America Bank on March 10, 2003 as an unsecured claim, refilled by eCAST Settlement Corporation on December 19, 2003 as Claim No. 8 as a result of an assignment of claim;
 - c. Claim No. 9, in the amount of \$30,500, filed by MBNA America Bank on March 15, 2004 as an unsecured claim; and

d. Claim No. 12, in the amount of \$40,964.30, filed by MBNA America Bank on June 8, 2004 as an unsecured claim.

4. It appears that Claim No. 9 is a duplication of Claim No. 8 and that Claim No. 12 is a duplication of Claim No. 7 and 8. Trustee requests that Claims No. 3, 4, 7, 8, and 9 be disallowed.

WHEREFORE, the trustee requests an order as follows:

(A) Disallowing Claims No. 3, 4, 7, 8, and 9 in their entirety; and

(B) Granting any other relief the Court deems just and proper.

Dated: August 20, 2004

_____/e/ John A. Hedback_____
John A. Hedback, #142438
2855 Anthony Lane South, Suite 201
St. Anthony, MN 55418
(612) 436-3280

VERIFICATION

The undersigned being the duly appointed and acting trustee hereby verifies under penalty of perjury that the foregoing information is true and correct to the best of his knowledge, information and belief.

Dated: August 20, 2004

_____/e/ John A. Hedback_____
John A. Hedback, Trustee

UNITED STATES BANKRUPTCY COURT - DISTRICT OF MINNESOTA ST. PAUL DIVISION		PROOF OF CLAIM Chapter 13
In re EANG K KEK		03-30517-GFK
		SSN: 467-31-6169
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. sec 503.		
Name of Creditor: MBNA America Bank, N.A. by eCAST Settlement Corp, as its agent*	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input checked="" type="checkbox"/> Check box if this address differs from the address on the envelope sent to you by the court.	
Name and Address Where Notices Should Be Sent MBNA America Bank, N.A. by eCAST Settlement Corp, as its agent* P.O. Box 35480 Newark, NJ 07193-5480	THIS SPACE IS FOR COURT USE ONLY	
Telephone (610) 644-7800 * see attachment		
ACCOUNT NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR 5490352807016739	Check here <input type="checkbox"/> replaces if this claim <input type="checkbox"/> amends a previously filed claim, dated: _____	
1. Basis For Claim <input type="checkbox"/> Goods Sold <input type="checkbox"/> Services Performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input checked="" type="checkbox"/> Other (Describe briefly) CREDIT CARD DEBT		
2. DATE DEBT WAS INCURRED: Various Transaction Dates		
3. IF COURT JUDGMENT, DATE OBTAINED: None		
4. TOTAL AMOUNT OF CLAIM AT TIME CASE FILED: \$ 9985.00 <input type="checkbox"/> If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below. <input type="checkbox"/> Check this box if claim includes interests or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.		
5. SECURED CLAIM. <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other (Describe) Value of Collateral: \$ _____ Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____	6. UNSECURED PRIORITY CLAIM. <input type="checkbox"/> Check this box if you have an unsecured priority claim Amount entitled to priority \$ _____ Specify the priority of the claim: <input type="checkbox"/> Wages, salaries, or commissions (up to \$4300),* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business whichever is earlier--11 USC 507 (a) (3) <input type="checkbox"/> Contributions to an employee benefit plan 11 USC 507(a) (4) <input type="checkbox"/> Up to \$1,950* of deposits towards purchase, lease or rental of property or services for personal, family, or household use--11 USC 507 (a) (6). <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child--11 USC 507 (a) (7). <input type="checkbox"/> Taxes or penalties owed to government units--11 USC 507 (a) (8). <input type="checkbox"/> Other--Specify applicable paragraph of 11 USC 507 (a) _____ * Amounts are subject to adjustment on 4/11/98 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.	
7. CREDITS AND SETOFFS: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. In filing this claim, claimant has deducted all amounts that claimant owes to debtor.		
8. SUPPORTING DOCUMENTS: Itemized monthly statements of account were mailed to the debtor pre-petition; claimant maintains copies of said statements on microfilm or image processing and reproduction of same absent a dispute as to the balance would be unduly time consuming and burdensome; nevertheless, where an interested party so requests, claimant will search its records to provide copies of said month accounts statements. To request further documentation please call Becket & Lee LLP at 1-800-962-6030 and ask to speak to the Claims Servicing Supervisor. Claim may include contractual interest and/or late charges.		
9. DATE STAMPED COPY: To receive an acknowledgement of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.		
DATE 03/04/03	Sign and print name and title (if any) of creditor or person authorized to file this claim (attach copy of power of attorney, if any) Barbara K. Hamilton, Sarah E. Pugh, Rhonda E. Rosenblum, Becket and Lee LLP, Attorneys/Agent for Creditor	
Penalty for Presenting Fraudulent Claim: Fine up to \$500,000 or imprisonment for up to 5 years or both. 18 USC Sec. 152 & 3571		



UNITED STATES BANKRUPTCY COURT - DISTRICT OF MINNESOTA ST. PAUL DIVISION		PROOF OF CLAIM Chapter 13
In re EANG K KEK		03-30517-GFK
		SSN: 467-31-6169
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. sec 503.		
Name of Creditor: MNNA America Bank, N.A. by eCAST Settlement Corp, as its agent*	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input checked="" type="checkbox"/> Check box if this address differs from the address on the envelope sent to you by the court.	
Name and Address Where Notices Should Be Sent MNNA America Bank, N.A. by eCAST Settlement Corp, as its agent* P.O. Box 35480 Newark, NJ 07193-5480	Telephone (610) 644-7800 * see attachment ACCOUNT NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR 4500660195029754	
1. Basis For Claim <input type="checkbox"/> Goods Sold <input type="checkbox"/> Retiree benefits as defined in 11 USC sec 1114(a) <input type="checkbox"/> Services Performed <input type="checkbox"/> Wage, salaries and compensation (Fill out below) <input type="checkbox"/> Money loaned Your social security number _____ <input type="checkbox"/> Personal injury/wrongful death Unpaid compensation for services performed <input type="checkbox"/> Taxes from _____ to _____ <input checked="" type="checkbox"/> Other (Describe briefly) CREDIT CARD DEBT (date) (date)		
2. DATE DEBT WAS INCURRED: Various Transaction Dates		3. IF COURT JUDGMENT, DATE OBTAINED: None
4. TOTAL AMOUNT OF CLAIM AT TIME CASE FILED: \$ 30000.00 <input type="checkbox"/> If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below. <input type="checkbox"/> Check this box if claim includes interests or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.		
5. SECURED CLAIM. <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other (Describe) Value of Collateral: \$ _____ Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____	6. UNSECURED PRIORITY CLAIM. <input type="checkbox"/> Check this box if you have an unsecured priority claim Amount entitled to priority \$ _____ Specify the priority of the claim: <input type="checkbox"/> Wages, salaries, or commissions (up to \$4300),* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business whichever is earlier--11 USC 507 (a) (3) <input type="checkbox"/> Contributions to an employee benefit plan 11 USC 507(a) (4) <input type="checkbox"/> Up to \$1,950* of deposits towards purchase, lease or rental of property or services for personal, family, or household use--11 USC 507 (a) (6). <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child--11 USC 507 (a) (7). <input type="checkbox"/> Taxes or penalties owed to government units--11 USC 507 (a) (8). <input type="checkbox"/> Other--Specify applicable paragraph of 11 USC 507 (a) _____ * Amounts are subject to adjustment on 4/11/98 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.	
7. CREDITS AND SETOFFS: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. In filing this claim, claimant has deducted all amounts that claimant owes to debtor. 8. SUPPORTING DOCUMENTS: Itemized monthly statements of account were mailed to the debtor pre-petition; claimant maintains copies of said statements on microfilm or image processing and reproduction of same absent a dispute as to the balance would be unduly time consuming and burdensome; nevertheless, where an interested party so requests, claimant will search its records to provide copies of said month accounts statements. To request further documentation please call Becket & Lee LLP at 1-800-962-8030 and ask to speak to the Claims Servicing Supervisor. Claim may include contractual interest and/or late charges. 9. DATE STAMPED COPY: To receive an acknowledgement of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.		THIS SPACE IS FOR COURT USE ONLY
DATE 03/04/03	Sign and print name and title (if any) of creditor or person authorized to file this claim (attach copy of power of attorney, if any) Barbara K. Hamilton, Sarah E. Pugh, Rhonda E. Rosenblum, Becket and Lee LLP, Attorneys/Agent for Creditor	
Penalty for Presenting Fraudulent Claim: Fine up to \$500,000 or imprisonment for up to 5 years or both. 18 USC Sec. 152 & 3571		



TRUSTEE NON-ELECTRONIC

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MINNESOTA, ST. PAUL DIVISION
-----X

KEK MN0001

In re:

EANG K KEK

In Proceedings for a Repayment
Plan Under Chapter 7

8680 OLD CEDAR AVE S
APT 306

BLOOMINGTON, MN 55425

Debtor(s)

Case No : 03-30517-GFK

Tee Clm No:

Amount : \$9,985.00

**JOINT NOTICE OF TRANSFER OF CLAIM PURSUANT TO
FRBP RULE 3001(e) (2) AND WAIVER OF OPPORTUNITY TO OBJECT**

MBNA America Bank, N.A. (the "Seller/Transferor/
Assignor") and eCAST SETTLEMENT CORPORATION (the "Purchaser/Transferee/
Assignee") do hereby provide joint notice of the unconditional
sale and transfer of all right, title, and interest in and to the
Claims (as such is defined in the Purchase Agreement for Forward Flow
accounts dated January 17, 2002, as amended from time to time by
and between Seller/Transferor/Assignor and Purchaser/Transferee/
Assignee) including the Claim referenced above (the "Bankruptcy Claim").

Pursuant to Bankruptcy Rule 3001(e) (2) and the foregoing
assignment, the Purchaser/Transferee/Assignee hereby requests
that it be immediately substituted upon the docketing of this Joint
Notice of Transfer of Claim for the Seller/Transferor/Assignor as
the record holder of the Bankruptcy Claim for all purposes in these
proceedings. The Seller/Transferor/Assignor concurs with the
request and, pursuant to the attached Waiver of Notice of Transfer
of Claim, hereby informs the court that it waives its right to receive
notice of the transfer and declines its opportunity to object under FRBP
3001(e) (2).

The original Proof of Claim was filed under the following name and
address: MBNA America Bank, N.A., by eCAST SETTLEMENT CORPORATION, as
its agent P.O. BOX 35480, NEWARK, NJ 07193-5480.

Dated: 11/26/2003

SELLER/ASSIGNOR/TRANSFEROR:

MBNA America Bank, N.A.
655 PAPERMILL ROAD
NEWARK, DE 19711

Telephone: 8004417048

By: (SEE ATTACHED WAIVER)

PURCHASER/ASSIGNEE/TRANSFEREE:

eCAST SETTLEMENT CORPORATION
P.O. BOX 35480
NEWARK, NJ 07193-5480

Telephone: 610-644-7800 (Servicer)
Telecopy: 610-993-8493 (Servicer)

By:

ARLENE PARTAIN, OFFICER
EDNA MALDONADO, OFFICER
KEVIN LEDERMAN, OFFICER
SHARON SINANAN, OFFICER
DINA ALCANTARA, OFFICER
TINA TOWNES, OFFICER

() *****6739 MBN31605
*****4442





www.MBNA.com

MBNA America Bank, N.A.
Wilmington Delaware 19804

13021 153:00:0

WAIVER OF NOTICE OF TRANSFER OF CLAIM

MBNA America Bank, N. A., a national banking association, ("Transferor") has sold and assigned certain claims to eCAST Settlement Corporation ("Transferee"). Transferee is a corporation organized under the laws of the State of Delaware maintaining a place of business at 383 Madison Avenue New York, New York. Said claims arise from credit card accounts (the "Accounts") issued to individuals who have filed petitions commencing cases under the U.S. Bankruptcy Code.

Transferor consents to the attachment of a copy of this Waiver of Notice of Transfer of Claim to a Notice of Transfer of Claim filed by Transferee pursuant to Federal Rule of Bankruptcy Procedure 3001(e)(2). Transferor specifically waives the right to receive notice of and object to the filing of the Notice of Transfer of Claim. Transferor requests that Transferee be substituted for Transferor immediately upon the filing of the Notice of Transfer of Claim.

A copy of this Waiver shall have the same force and effect as the original.

IN WITNESS WHEREOF, Transferor has executed this Waiver by and through its duly authorized officer this 2nd day of October, 2002.

MBNA AMERICA BANK, N.A., Transferor

By: 

Name: Lee Suekoff

Title: Executive Vice President

TRUSTEE NON-ELECTRONIC

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MINNESOTA, ST. PAUL DIVISION
-----X

KEK MN0001

In re:
EANG K KEK

In Proceedings for a Repayment
Plan Under Chapter 7

8680 OLD CEDAR AVE S
APT 306
BLOOMINGTON, MN 55425
Debtor(s)

Case No : 03-30517-GFK
Tee Clm No:
Amount : \$30,000.00

JOINT NOTICE OF TRANSFER OF CLAIM PURSUANT TO FRBP RULE 3001(e)(2) AND WAIVER OF OPPORTUNITY TO OBJECT

MBNA America Bank, N.A. (the "Seller/Transferor/Assignor") and eCAST SETTLEMENT CORPORATION (the "Purchaser/Transferee/Assignee") do hereby provide joint notice of the unconditional sale and transfer of all right, title, and interest in and to the Claims (as such is defined in the Purchase Agreement for Forward Flow accounts dated January 17, 2002, as amended from time to time by and between Seller/Transferor/Assignor and Purchaser/Transferee/Assignee) including the Claim referenced above (the "Bankruptcy Claim").

Pursuant to Bankruptcy Rule 3001(e)(2) and the foregoing assignment, the Purchaser/Transferee/Assignee hereby requests that it be immediately substituted upon the docketing of this Joint Notice of Transfer of Claim for the Seller/Transferor/Assignor as the record holder of the Bankruptcy Claim for all purposes in these proceedings. The Seller/Transferor/Assignor concurs with the request and, pursuant to the attached Waiver of Notice of Transfer of Claim, hereby informs the court that it waives its right to receive notice of the transfer and declines its opportunity to object under FRBP 3001(e)(2).

The original Proof of Claim was filed under the following name and address: MBNA America Bank, N.A., by eCAST SETTLEMENT CORPORATION, as its agent P.O. BOX 35480, NEWARK, NJ 07193-5480.

Dated: 11/26/2003

SELLER/ASSIGNOR/TRANSFEROR:
MBNA America Bank, N.A.
655 PAPERMILL ROAD
NEWARK, DE 19711

Telephone: 8004417048

By: (SEE ATTACHED WAIVER)

PURCHASER/ASSIGNEE/TRANSFeree:
eCAST SETTLEMENT CORPORATION
P.O. BOX 35480
NEWARK, NJ 07193-5480

Telephone: 610-644-7800 (Servicer)
Telecopy: 610-993-8493 (Servicer)

By: [Signature]
ARLENE PARTAIN, OFFICER
EDNA MALDONADO, OFFICER
KEVIN LEDERMAN, OFFICER
SHARON SINANAN, OFFICER
DINA ALCANTARA, OFFICER
TINA TOWNES, OFFICER

() *****9754 MBN31605
*****3671





www.MBNA.com

MBNA America Bank, N.A.

Wilmington, Delaware 19804

13021 15:00:0

WAIVER OF NOTICE OF TRANSFER OF CLAIM

MBNA America Bank, N. A., a national banking association, ("Transferor") has sold and assigned certain claims to eCAST Settlement Corporation ("Transferee"). Transferee is a corporation organized under the laws of the State of Delaware maintaining a place of business at 383 Madison Avenue New York, New York. Said claims arise from credit card accounts (the "Accounts") issued to individuals who have filed petitions commencing cases under the U.S. Bankruptcy Code.

Transferor consents to the attachment of a copy of this Waiver of Notice of Transfer of Claim to a Notice of Transfer of Claim filed by Transferee pursuant to Federal Rule of Bankruptcy Procedure 3001(e)(2). Transferor specifically waives the right to receive notice of and object to the filing of the Notice of Transfer of Claim. Transferor requests that Transferee be substituted for Transferor immediately upon the filing of the Notice of Transfer of Claim.

A copy of this Waiver shall have the same force and effect as the original.

IN WITNESS WHEREOF, Transferor has executed this Waiver by and through its duly authorized officer this 2nd day of October, 2002.

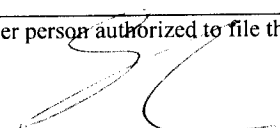
MBNA AMERICA BANK, N.A., Transferor

By: 

Name: Lee Suekoff

Title: Executive Vice President

Amended

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MINNESOTA AT ST. PAUL		PROOF OF CLAIM Chapter: 7 AMENDED	
In re (Name of debtor-if individual, enter Last, First, Middle) KEK, EANG K.		Case Number: 03-30517	
NOTE: This form should not be used to make a claim for an administrative expense arising after commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.			
Name of Creditor (the person or other entity to whom the debtor owes money or property) MBNA AMERICA BANK, N.A. Name and Address Where Notices Should Be Sent: MBNA AMERICA BANK, N.A. P.O. BOX 15168 MS 1423 WILMINGTON, DE 19850 <div style="text-align: right;">1-800-441-7048</div>		<input type="checkbox"/> Check the box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check the box if you are aware that anyone else has filed a proof of claim. Attach copy of statement giving particulars. <input checked="" type="checkbox"/> Check the box if this address differs from the address on the envelope sent to you by the court.	
Account or Other Number By Which Creditor Identifies Debtor <div style="text-align: center;">4500660195029754</div>		Check here if this claim: <input type="checkbox"/> replaces a previously filed claim, dated _____ <input checked="" type="checkbox"/> amends	
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> 1. BASIS FOR CLAIM <input type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input checked="" type="checkbox"/> Other (Describe Briefly) <u>Credit Card</u> </div> <div style="width: 45%;"> <input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a) <input type="checkbox"/> Wages, salaries, and compensation (Fill out below) Your social security number _____ Unpaid compensation for services performed from _____ to _____ (date) (date) </div> </div>			
2. DATE DEBT WAS INCURRED: Various Transaction Dates		3. IF COURT JUDGEMENT, DATE OBTAINED:	
4. CLASSIFICATION OF CLAIM. Under the Bankruptcy Code all claims are classified as one or more of the following: (1) Unsecured priority, (2) Unsecured non-priority, (3) Secured. It is possible for part of a claim to be in one category and part in another. CHECK THE APPROPRIATE BOX OR BOXES that best describes your claim and STATE THE AMOUNT OF THE CLAIM.			
<input type="checkbox"/> SECURED CLAIM \$0.00 Attach evidence of perfection of security interest Brief description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other (Describe Briefly) Amount of arrearage and other charges included in secured amount above, if any <input checked="" type="checkbox"/> UNSECURED NONPRIORITY CLAIM \$30,500.00 A claim is unsecured if there is no collateral or lien on property of the debtor securing the claim or to the extent that the value of such property is less than the amount of the claim.		<input type="checkbox"/> UNSECURED PRIORITY CLAIM \$ _____ Specify the priority of the claim. <input type="checkbox"/> Wages, salaries, or commissions (up to \$4,650), within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier—11 U.S.C. § 507 (a)(3) <input type="checkbox"/> Contributions to an employee benefit plan—11 U.S.C. § 507 (a)(4) <input type="checkbox"/> Up to \$2,100 of deposits towards purchase, lease, or rental of property or services for personal, family, or household use—11 U.S.C. § 507 (a)(6) <input type="checkbox"/> Taxes or other penalties of government units—11 U.S.C. § 507 (a)(7) <input type="checkbox"/> Other—11 U.S.C. § 507 (a)(5)—describe briefly	
5. TOTAL AMOUNT OF CLAIM AT TIME CASE FILED:		<div style="display: flex; justify-content: space-around; text-align: center;"> <div> \$30,500.00 (Unsecured) </div> <div> \$0.00 (Secured) </div> <div> \$0.00 (Priority) </div> <div> \$30,500.00 (TOTAL) </div> </div>	
<input type="checkbox"/> Check this box if claim includes prepetition claim charges in addition to the principal amount of the claim. Attach itemized statement of all additional charges.			
6. CREDITS AND SETOFFS: The amount of all payments on this claim has been credited and deducted for the purposes of making this proof of claim. In filing this claim, claimant has deducted all amounts that claimant owes to debtor.			
7. SUPPORTING DOCUMENTS: Attach copies of supporting documents. Such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, or evidence of security interests. If the documents are voluminous, attach a summary.			
8. TIME-STAMPED COPY: To receive an acknowledgement of the filing of your claim, enclose a stamped, self-addressed envelope and copy of the proof of claim.			
Date: 03/11/2004		Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any) <div style="text-align: right;">  Steven G. Kane Authorized Agent for MBNA America Bank </div>	

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

ACCOUNT SUMMARY

Name:	KEK, EANG K.
SSN:	XXX-XX-6169
Address:	2116 BLACK HILLS DR
End Balance:	\$30,500.00
Last Payment Date:	
Last Payment Amount:	
Last Purchase Date:	
Last Purchase Amount:	

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

BKY 03-30517

Eang K. Kek,

**UNSWORN DECLARATION FOR
PROOF OF SERVICE**

Debtor(s).

The undersigned, being an employee of Hedback, Arendt & Carlson, PLLC, attorneys licensed to practice law in this Court, with an office address of Suite 201 Anthony Place, 2855 Anthony Lane South, St. Anthony, MN 55113, declares that on the date below, I served the following:

1. Notice and Objection to Claim(s), together with a copy of the proofs of claims attached to the objection;
2. Proposed Order; and
3. Unsworn Declaration for Proof of Service (except as to the individual claimants, they received only a copy of their particular claim, and not a copy of all claims)

upon each of the entities named below by mailing to each of them a copy thereof by enclosing same in an envelope with first class mail postage prepaid and depositing same in the post office at St. Anthony, MN addressed to each of them as follows:

MBNA America Bank N.A.
c/o Barbara K. Hamilton
Becket and Lee LLP
P.O. Box 35480
Newark, NJ 07193-5480

Steven G. Kane
MBNA America Bank
P.O. Box 15168 MS 1423
Wilmington, DE 19850

Arlene Partain
eCAST Settlement Corporation
P.O. Box 35480
Newark, NJ 07193-5480

Office of United States Trustee
1015 US Courthouse
300 South Fourth Street
Minneapolis, MN 55415

and I certify under penalty of perjury, that the foregoing is true and correct.

Dated: August 20, 2004

_____/e/ John A. Hedback_____

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

BKY 03-30517

Eang K. Kek,

**ORDER REGARDING
CLAIM(S)**

Debtor(s).

This case came before the Court on the Trustee's objection(s) to claim(s). Appearances were noted on the record. Based on the file, record and proceedings herein,

IT IS HEREBY ORDERED:

1. Claim No. 3 in the amount of \$9,985, filed by MBNA America Bank on March 10, 2003, is disallowed in its entirety.
2. Claim No. 4 in the amount of \$30,000, filed by MBNA America Bank on March 10, 2003, is disallowed in its entirety.
3. Claim No. 7 in the amount of \$9,985, filed by eCAST Settlement Corporation on December 19, 2003, is disallowed in its entirety.
4. Claim No. 8 in the amount of \$30,000, filed by eCAST Settlement Corporation on December 19, 2003, is disallowed in its entirety.
5. Claim No. 9 in the amount of \$30,500, filed by MBNA America Bank on March 15, 2004, is disallowed in its entirety.

BY THE COURT

Dated: _____

U.S. Bankruptcy Judge